

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

OSCAR C OCHOA
DORIS JOSEPHINE OCHOA
Debtor(s)

Case No. 16-16637

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2016.
- 2) The plan was confirmed on 07/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/29/2016.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,780.12
Less amount refunded to debtor	\$1,425.83

NET RECEIPTS: \$12,354.29

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$477.98
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,477.98

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	150.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	14,500.00	14,692.55	14,692.55	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	60.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	60.00	NA	NA	0.00	0.00
ATI PHYSICAL THERAPY	Unsecured	1,988.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	16,850.00	21,982.32	21,850.00	1,769.83	386.18
CAPITAL ONE AUTO FINANCE	Secured	33,750.00	33,142.26	33,142.26	2,742.25	585.30
CAPITAL ONE AUTO FINANCE	Unsecured	5,000.00	NA	132.32	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	200.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	300.00	314.94	314.94	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	550.00	538.82	538.82	0.00	0.00
CAPITAL ONE NA	Unsecured	450.00	451.81	451.81	0.00	0.00
CHECK N GO	Unsecured	220.00	NA	NA	0.00	0.00
CHICAGO RIDGE RADIOLOGY	Unsecured	63.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	200.00	488.00	488.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	700.00	NA	NA	0.00	0.00
CONSOLIDATED PATHOLOGY CONSULTANTS	Unsecured	NA	66.96	66.96	0.00	0.00
EQUIFAX	Unsecured	0.00	NA	NA	0.00	0.00
EXPERIAN	Unsecured	0.00	NA	NA	0.00	0.00
FINGERHUT CORP	Unsecured	1,050.00	NA	NA	0.00	0.00
GC SERVICES	Unsecured	1,450.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	8,824.00	8,810.21	8,810.21	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	8,465.00	14,344.87	14,344.87	1,942.75	0.00
INTERNAL REVENUE SERVICE	Priority	6,183.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	700.00	653.50	653.50	0.00	0.00
Little Company of Mary	Unsecured	43.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	750.00	779.82	779.82	0.00	0.00
LVNV FUNDING	Unsecured	0.00	1,067.47	1,067.47	0.00	0.00
Mabt/Contfin	Unsecured	500.00	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS	Unsecured	300.00	NA	NA	0.00	0.00
MB FINANCIAL	Unsecured	600.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERRICK BANK	Unsecured	1,200.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,700.00	1,690.60	1,690.60	0.00	0.00
MIDLAND FUNDING	Unsecured	1,098.00	1,097.25	1,097.25	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	592.76	592.76	0.00	0.00
MIDWEST ORTHOPAEDIC CONSULT/	Unsecured	51.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	200.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	630.00	429.05	429.05	0.00	0.00
NORTH SHORE AGENCY	Unsecured	29.00	NA	NA	0.00	0.00
ORLAND PARK DENTAL SPECIALIST	Unsecured	190.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	2,376.01	2,376.01	0.00	0.00
QUANTUM3 GROUP LLC	Secured	NA	6,493.71	6,493.71	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	300.00	320.57	320.57	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	6,500.00	NA	6,493.71	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	450.00	417.20	417.20	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	146.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	2,462.00	NA	NA	0.00	0.00
RESURGENCE FINANCIAL LLC	Unsecured	6,950.00	6,913.78	6,913.78	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	5,150.00	4,103.14	4,103.14	417.79	32.21
SUMMIT ACCOUNT RESOLUTION	Unsecured	252.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	600.00	NA	NA	0.00	0.00
Transunion	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY ANESTHESIOLOGISTS	Unsecured	NA	189.35	189.35	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$73,787.95	\$4,929.87	\$1,003.69
All Other Secured	\$6,493.71	\$0.00	\$0.00
TOTAL SECURED:	\$80,281.66	\$4,929.87	\$1,003.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$14,344.87	\$1,942.75	\$0.00
TOTAL PRIORITY:	\$14,344.87	\$1,942.75	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,824.13	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,477.98</u>
Disbursements to Creditors	<u>\$7,876.31</u>

TOTAL DISBURSEMENTS : **\$12,354.29**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.